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Signature of person mailing correspondence

Shalom Wertsberger Reg. No. 43,359

Typed or printed name of person mailing correspondence

This submission contains the following items:

2 copies of transmittal letter PTO1390, 43 pages of specifications and 2 sheets of drawings of PCT/GB99/00927. 12 pages of preliminary amendment. Copy of ISR and IPER. Copy of form PCT/IB/308. 2 pages Information Disclosure Statement, with 1 page form PTO1449A equivalent, and copies of all cited documents.

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In the United States Patent and Trademark Office

In re application of: Aravinda Corala	
For: Apparatus and Method for Providing Transaction Services	
Serial No.: PCT/GB99/00927	Group:
Filed on: Even date herewith	Examiner:
Correspondence Date Sept. 19, 2000	Docket: 2000-011

Information Disclosure Statement

Honorable Commissioner of Patents and Trademarks
Washington, D.C. 20231

Sir:

This Information Disclosure Statement is submitted pursuant with 37 CFR § 1.97, 1.98. It is requested that the information disclosed herein be made of record in this application. It is further requested that the information set forth in this statement and in the listed documents be considered during the pendency of the above-identified application, and any other applications cross referencing, relying on the priority of, or otherwise related to the above-identified application.

This IDS is submitted under 37 CFR 1.97(b). In accordance with 37 CFR § 1.98, this IDS includes a list (e.g. form PTO-1449, or equivalent), together with copies, of all patents, publications, or other information submitted for consideration by the office, either incorporated into this IDS or as an attachment thereto.

In accordance with 37 CFR § 1.97(g) and (h), the filing of this IDS should not be construed as a representation that a search has been made or that the information cited is, or is considered to be, material to patentability as defined in 37 CFR § 1.56(b), or that any information cited herein or in the attached document is (or constitutes) prior art.

No explanation of relevance is necessary for documents in the English language (see reply to comments 67 and 68 in the preamble of final rules; 1135 OG 13 @ 20). The disclosed documents were cited in a PCT International Search Report published Nov. 25, 1999, a copy of which is attached with this filing.

Applicant submits that the above information, taken alone or in combination, neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

Respectfully Submitted,



Shalom Wertsberger, Agent for Applicant.

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Substitute for form 1449A/PTO			<i>Complete if Known</i>		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>			Application Number	09/646796	
			Filing Date		
			First Named Inventor	Aravinda Korala	
			Group Art Unit		
			Examiner Name		
Sheet		of		Attorney Docket Number	2000-011

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No.	U.S. Patent Document			Date of Publication of Cited Document MM-DD-YYYY	Pages Columns Lines Where relevant passages or relevant figures appear
		Number	Kind Code (If Known)	Name of Patentee or Applicant of Cited Document		
	AA	5,739,512		Tongazzini	Apr. 14, 1998	
	AB	5,710,887		Chelliah et al.	Jan. 20, 1998	
	AC					
	AD					
	AE					
	AF					
	AG					
	AH					
	AI					

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No.	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages Columns Lines Where Relevant Passages or Relevant Figures Appear	T6
		Office ³	Number	Kind Code (If Known)				
	BA	WO	97 45796	A	Barcelou	Dec. 4, 1997		
	BB	WO	97 10562	A	Cybermark, L.L.C.	Mar. 20, 1997		
	BC	WO	97 05582	A	Keycorp Limited	Feb. 13, 1997		
	BD	WO	97 41541	A	Verifone	Nov. 6, 1997		
	BE							
	BF							

NON PATENT DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue numbers, publisher, city and/or country where published.	T6
	CA		
	CB		
	CC		
	CD		

Examiner Signature	Date Considered
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*EXAMINER Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.